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January 31, 2003

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CLIENT/MATTER NO.	105026/0002		

## MESSAGE

Re: U.S. Patent Application No. 09/521,636  
 Applicant: Andrew Casper  
 Filed: March 8, 2000  
 For: SECURE TRANSACTION PROCESSING  
 SYSTEM AND METHOD

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2002  
#10 w/  
2/12/03Docket No.  
105026/0002**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Andrew Casper

Art Unit: 3628

Application No.: 09/521,636

Examiner: Thach H. Bui

Filed: March 8, 2000

For: **SECURE TRANSACTION PROCESSING SYSTEM  
AND METHOD**

Date: January 31, 2003

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Washington, DC 20231**CERTIFICATE OF TRANSMISSION  
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Sir:

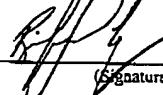
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Docket No.  
105026/0002  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants Andrew Casper  
Serial No. 09/521,636 Art Unit: 3628  
Filed March 8, 2000 Examiner: Thach H. Bui  
For SECURE TRANSACTION PROCESSING SYSTEM AND  
METHOD

January 31, 2003

**REQUEST FOR RECONSIDERATION**

Honorable Commissioner for Patents  
Washington, D.C. 20231

Sir:

Applicant hereby replies to the outstanding Office Action of the U.S. Patent & Trademark Office, dated December 12, 2002. This reply is being timely filed.

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